
Appendices

Appendix A: Answer Keys

Answer Key: Unit 4: Taking Initiative

The following is the answer key for the exercise in Unit 4.

“TAKING INITIATIVE” DISCUSSION QUESTIONS

1. In the context of this video, what does mitigation mean?

Mitigation is taking a pro-active approach to minimize or prevent damage. It is a long-term or permanent solution to reducing life and property losses before a disaster happens.

2. The video mentions elements that are essential for a community's sustainability. What are those elements?

Individuals, businesses, local governments and community-based organizations.

3. Roseville took actions such as building a berm wall, constructing retention basins, and removing culverts and installing bridges to mitigate damage from floods. How will these actions help them in the future?

Reduce impact of future disasters.

4. Why did IHOP spend time and money on mitigation actions?

The owner wants to keep business operating at all times. In a worst-case scenario, instead of being wiped out completely, the business will only be shut down temporarily.

5. How did the communities of Kinneoloa and Pasadena unite to educate property owners on taking the initiative to build a disaster-resistant community?

They formed the Eaton Canyon Recovery Alliance (public/private partnership) that brought together representatives from homeowners' associations.

Answer Key: Unit 8: Final Exam

The following is the answer key for the final exam.

Choose the correct answer for each of the following questions. Circle your answer.

- 1.** Which of the following occurs throughout the disaster-resistant economic development process?
 - a. Hazard vulnerability analysis
 - b. Economic vulnerability analysis
 - c. Mitigation activities
 - d. Business recovery
 - e. Partnerships**
- 2.** Which of the following is most related to mitigation for the business community?
 - a. Business interruption
 - b. Business continuity planning**
 - c. Preparedness
 - d. Elevation of properties
- 3.** Which of the following best describes the disaster-resistant economic development planning process?
 - a. Forging new trends in emergency management
 - b. A cycle of repetitive disaster management
 - c. Relationship building and partnering**
- 4.** When planning, which of the following should you attempt to do?
 - a. Integrate planning into the community's disaster preparedness and mitigation plans**
 - b. Start a new planning process
 - c. Limit participation of key partners
- 5.** Which of the following stages goes on for an extended period?
 - a. Disaster response
 - b. Disaster recovery
 - c. Economic recovery**
 - d. Emergency response

6. Which of the following reduces the chances a business will survive after a disaster?
 - a. **A single business location**
 - b. It provides essential goods and services
 - c. It is able to adjust to changing customer demands
7. Which of the following is a myth about federal assistance after a disaster?
 - a. Federal aid does not replace the need for insurance
 - b. State and local government must provide matching funds for some types of Federal disaster assistance
 - c. **Everyone in the disaster area is eligible to receive Federal disaster assistance**
8. Which of the following best describes business recovery?
 - a. **The ability of a business to survive after a disaster**
 - b. The community's viability after a disaster
 - c. The immediate period during the disaster recovery
9. Which of the following is not a type of federal assistance that the governor can request during a request for a major disaster declaration?
 - a. Individual assistance
 - b. Federal assistance
 - c. Matching mitigation funds
 - d. **Jobs training funding**
10. Which of the following is the goal of all mitigation efforts?
 - a. Preparedness
 - b. **Risk reduction**
 - c. Disaster response
 - d. Disaster recovery
11. Which of the following assessments best describes the one that businesses would do to assess its vulnerability to a disaster?
 - a. Economic impact assessment
 - b. **Business impact assessment**
 - c. Financial analysis
12. If a community experiences a disaster, and does not have any baseline economic data, which of the following might EDA/FEMA become involved with?
 - a. Doing a hazard vulnerability analysis
 - b. **Doing a post-disaster economic impact assessment**
 - c. Doing an economic recovery summit
13. Which of the following is a government-sponsored insurance?
 - a. **NFIP**
 - b. Earthquake insurance
 - c. Self-insurance
14. Which of the following is a structural approach to mitigation?
 - a. HAZUS

- b. **Elevation**
 - c. GIS
- 15.** Which of the following is not an economic indicator?
- a. Residential real estate values
 - b. Workforce size
 - c. Tourism (number, amount spent)
 - d. **Grocery sales receipts**
- 16.** Which of the following is not a direct cost associated with a disaster?
- a. Losses of inventory
 - b. Costs of damage to building contents
 - c. **Migration of population**
- 17.** Which of the following is not an indirect loss associated with the ripple effects of disasters?
- a. Reduced tax revenues
 - b. Company relocations
 - c. Tourism declines
 - d. **Costs to respond to a disaster**
- 18.** Which of the following does not illustrate a cascading effect of a disaster?
- a. Population migration due to destroyed homes, businesses, and loss of jobs
 - b. Reduction in sales revenue due to business closures
 - c. **Flooded basement**
- 19.** Which is more effective in the long run for economic recovery and sustainability?
- a. **A long-term vision that is integrated in developing a post-disaster recovery plan that addresses economic viability and sustainability issues**
 - b. Short-term outlook to get things back to normal as quick as possible
 - c. Doing everything bigger and better without any concern to its overall effect on the community's economic viability
- 20.** Which of the following would you do to assess the hazards in your area?
- a. **Hazard vulnerability and risk assessment**
 - b. Economic vulnerability analysis
 - c. Risk reduction
 - d. Economic disaster planning

Appendix B:

Toolkit References

The following are resource materials that you can use back in your community. These are included in the Toolkit.

- ◆ Community and Family Preparedness (FEMA). *Good Ideas Book*. Washington, D.C., Federal Emergency Management Agency.
- ◆ Economic Development Administration. *Reconnaissance Report on Community Economic Impacts for Oklahoma DR-1272-OK*. Prepared for FEMA, Region VI, Denton, TX, June 16, 1999.
- ◆ Economic Development Administration and FEMA. *Economic Impact Assessment of Hurricane Floyd for North Carolina*. January 2000.
- ◆ Economic Development Administration and FEMA. *Economic Impact Assessment of Hurricane Floyd for Virginia*. January 2000.
- ◆ Economic Development Administration and FEMA. *Economic Impact Assessment of Hurricane Floyd for New Jersey*. January 2000.
- ◆ FEMA. *Introduction to Mitigation: Independent Study Course*. IS 393. Washington, D.C., Federal Emergency Management Agency, April 1998.
- ◆ FEMA. *Is Your Community Disaster Resistant?: Building a Disaster Resistant Community: Draft*. Washington, D.C., Federal Emergency Management Agency, 1999.
- ◆ FEMA. *Mitigation for Homeowners*. IS-394. Washington, D.C., Federal Emergency Management Agency.
- ◆ FEMA. *Project Impact Guidebook*. Washington, D.C., Federal Emergency Management Agency.
- ◆ FEMA. *Protecting Business Operations: Second Report on Costs and Benefits of Natural Hazard Mitigation*. FEMA 331. Washington, D.C., Federal Emergency Management Agency, August 1998.
- ◆ FEMA. *Report on Costs and Benefits of Natural Hazard Mitigation*. Washington, D.C., Federal Emergency Management Agency, March 1997.
- ◆ FEMA. *The Robert T. Stafford Disaster Relief and Emergency Relief Act, as amended*. 42 U.S.C. 5121 et seq. Washington, D.C., Federal Emergency Management Agency, November, 1997.

- ◆ FEMA. Before the Aftermath: Business Actions to Reduce Disaster Losses.
- ◆ GAO. *Impact of Terrorist Attacks on the World Trade Center*. GAO-02-700R.
- ◆ IBHS and SBA. *Open for Business: A Disaster Planning Toolkit for the Small Business Owner*. Institute for Business and Home Safety (IBHS) and Small Business Administration, October 1999.
- ◆ Kunreuther, Howard, and Richard J. Roth, Sr., eds. *Paying the Price: The Status and Role of Insurance Against Natural Disasters in the United States*. Washington, D.C., Joseph Henry Press, 1998.
- ◆ Mileti, Dennis S. *Disasters by Design: A Reassessment of Natural Hazards in the United States*. Washington, D.C.: Joseph Henry Press.
- ◆ Mitigation Advocacy Partnership. *Disaster Resistant Community Resource Kit: 'Building Disaster Resistant Communities'*. Washington, D.C., Federal Emergency Management Agency, Mitigation Education & Marketing (DR-1203-CA), April 1998.
- ◆ Natural Disaster Reduction (SNDR) and Institute for Business and Home Safety (IBHS). *The Natural Disaster Awareness and Action Speaker's Kit*.
- ◆ Public Works & Economic Development Association. *Economic Development Directory*. Washington, D.C., Economic Development Administration U.S. Department of Commerce, January 1999.
- ◆ Reiss, Claire. J.D. ARM, The Role of Insurance in Business Disaster Planning and Recovery.
- ◆ Schwab, Jim, Kenneth C. Topping, Charles C. Eadie, Robert E. Deyle, and Richard A. Smith. *Planning for Post-Disaster Recovery and Reconstruction*. FEMA and American Planning Association (APA), PAS Report Number 483/484.

Additional Resource Materials

The following are additional resource materials that you can use back in your community. They are not included in this Toolkit.

- ◆ Barnes, J. C. *A Guide to Business Continuity Planning*. John Wiley & Sons Ltd., 2001.
- ◆ C² Multimedia, Inc. *HAZUS: Basic Hazards in the U.S. (Instructor Guide and Student Manual)*. Washington, D.C., Federal Emergency Management Agency, 1999.
- ◆ Dodge, William R., and Kim Montgomery. *Shaping A Region's Future: A Guide To Strategic Decision Making For Regions*. Land-of-Sky Regional Council and Strategic Partnerships Consulting, Project Number: 04-06-04015.
- ◆ Doughty, Ken (Ed). "Reasons Why" in *Business Continuity Planning: Protecting Your Organization Life*. Auerbach Best Practice Series.
- ◆ EDA. *Sustaining Communities Creating Jobs*. Washington, D.C., U.S. Department of Commerce, Economic Development Administration.
- ◆ EQE International, Inc. *Earthquake Risk Management: Mitigation Success Stories (4th draft)*. State of California, Seismic Safety Commission, July 1999.
- ◆ Frew, Suzanne L., "Keys to Successful Partnering: An International Case Study," Hazards Research and Applications Workshop, July 2002
- ◆ Frew, Suzanne L., "The Changing Face of America," Hazards Research and Applications Workshop, July 2002
- ◆ FEMA. *Guide for All-Hazard Emergency Operations Planning*. State and Local Guide (SLG) 101. Washington, D.C., Federal Emergency Management Agency, Sept. 1996.
- ◆ FEMA. *Taking Shelter From the Storm: Building a Safe Room Inside Your House: Includes Construction Plans and Cost Estimates*. FEMA 320. Washington, D.C., Federal Emergency Management Agency Mitigation Directorate, Oct., 1998.
- ◆ FEMA. *Emergency Management Guide for Businesses*.
- ◆ *International Journal of Mass Emergencies and Disasters*. Vol. 17, No. 2, August 1999.
- ◆ Kouzes, J. M., Posner, B. Z. *The Leadership Challenge: How to Keep Getting Extraordinary Things Done in Organizations*. San Francisco: Jossey-Bass.
- ◆ Risk Management Solutions, Inc. *HAZUS CBT*. CD-ROM. Washington, D.C., National Institute of Building Sciences (NIBS) and Federal Emergency Management Agency (FEMA), January 1998.

Appendix C:

Acronyms

APA	American Planning Association
CATS	Consequences Assessment Tool Set
CRS	Community Rating System
EDA	Economic Development Administration
EPA	Environmental Protection Agency
ESRI	Environmental Systems Research Institute
FEMA	Federal Emergency Management Agency
FIA	Federal Insurance Administration
FIRM	Flood Insurance Rate Map
FRP	Federal Response Plan
GIS	Geographic Information System
HAZUS	Hazards US
HMGP	Hazard Mitigation Grant Program
NFIP	National Flood Insurance Program
PA	Public Assistance
PDA	Preliminary Damage Assessment
SBA	Small Business Administration

Appendix D:

Glossary

Business Continuity Plan. A plan of action detailing how to react to and recover from a disaster or crisis that threatens to disrupt normal business activities.

Business impact analysis. The process to assess the vulnerability and impact of a disaster on a business.

Business interruption. The effect of an event that results in the disruption of the normal flow of operations.

Community Rating System. An NFIP program that provides incentives for NFIP communities to complete activities that reduce flood hazard risk. When the community completes specified activities, the insurance premiums of policyholders in these communities are reduced.

Critical facility. Facilities that are critical to the health and welfare of the population and that are especially important following hazard events. Critical facilities include, but are not limited to, shelters, police and fire stations, and hospitals.

Economic impact analysis. The process of assessing the impact of hazards on the economic viability of the community.

Economic vulnerability analysis. Assesses the community's vulnerability to hazards and projects the potential impact of such an occurrence on the community's economic base.

Risk reduction. The goal of all mitigation efforts.